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October 25, 2010.

Reinhart Boerner Van Deuren s.c.

By: /Linda H. Kasulke/
Linda H. Kasulke

Date: October 25, 2010

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

GROUP ART UNIT: 3621

EXAMINER: EVENS J. AUGUSTIN

In re application of: Dushyant)
Sharma)
Application No: 09/543,938)
Confirmation No.: 7936)
Filed: April 6, 2000)
Attorney Docket No. 6582-RCE)
Customer No.: 22922)

For: ELECTRONIC BILL
PRESENTMENT AND
PAYMENT SYSTEMS AND
PROCESSES

Commissioner for Patents
Mail Stop Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

October 25, 2010

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

In response to the Notice of Allowability mailed October 8, 2010, entry of this
Comments on Statement of Reasons for Allowance is respectfully requested. This paper
is being submitted concurrently with payment of the Issue Fee, and no additional fee for

this paper is believed to be required. However, the U.S. Patent and Trademark Office is authorized to charge any fees required to secure the entry of this Comments on Statement of Reasons for Allowance, or to credit any overpayment, to Deposit Account No. 18-0882.

Remarks begin on page 3 of this Comments on Statement of Reasons for Allowance.

Remarks:

In the Notice of Allowance mailed October 8, 2010, the Examiner made the statement "[t]his application is allowable for the reasons set forth on pages 4-6 of the decision of the Court of Appeals for the Federal Circuit, which is hereby incorporated by reference." October 8, 2010, Notice of Allowance, page 2, paragraph 2.

Comments On Statement of Reasons for Allowance

Since the present patent application was never before the Court of Appeals for the Federal Circuit, but rather was before the Board of Patent Appeals and Interferences, it is apparent that the Examiner is referring to the January 19, 2010, Decision on Appeal from the Board of Patent Appeals and Interferences. Thus, the Examiner's above-identified statement should instead have read "[t]his application is allowable for the reasons set forth on pages 4-6 of the decision of the Board of Patent Appeals and Interferences,

which is hereby incorporated by reference." This typographical error is believed to have no implication on the allowance of the present patent application.

Respectfully submitted:

BY /Leslie S. Miller/
Leslie S. Miller
Attorney for Applicant
Registration No. 30,662

Reinhart Boerner Van Deuren s.c.
1000 North Water Street, Suite 2100
Milwaukee, WI 53202
(414) 298-8321

Customer No. 22922